



## **What You Need to Know: Coverage for Young Adults and Children**

### **Coverage for Young Adults**

The *Affordable Care Act* (ACA) allows young adults to stay on their parents' health plans up to their 26th birthday. Nearly seven million young adults have already taken advantage of this reform, which has expanded coverage to approximately 3.1 million young adults who would otherwise be uninsured. Additionally, the ACA provides care to millions of young adults without access to job-based health insurance through the Marketplace. Young adults are currently the most highly uninsured group of Americans.

The ACA also prohibits insurance companies from dropping young adults from their plans when they get or have an accident. Furthermore, young adults enrolled in private plans are provided with free coverage for important preventive services.

### **Coverage for Children**

Similarly, the ACA prohibits insurers from denying coverage to children under age 19 for having pre-existing conditions, protecting up to 17million children in this category. For children in new private plans, key preventive services such as immunizations are covered for free. There are 7 million children in America without health insurance, and the ACA will provide many of them with quality coverage.